



House Bill 25-1192, Financial Literacy Requirements

Overview

In May 2025, the governor signed HB 25-1192 into law. This law states that high schools “shall incorporate all the financial literacy standards into a course that is required for high school graduation” (C.R.S. 22-32-135(4)(a)).

As such, all the high school financial literacy standards must be included in a course that is either already a graduation requirement or that is made a graduation requirement going forward (e.g., a course in social studies, math, economics, etc.). To accomplish this requirement, all high school financial literacy standards must be taught within a single course, but that course is not required to be called financial literacy. A school district may also implement a standalone financial literacy course that is required for graduation.

Although the financial literacy requirements of HB 25-1192 are in effect for the 2025-26 school year, the legislature gave broad discretion to schools and districts on how they implement this requirement. This is captured in the legislative intent where it states that “local education providers have broad discretion to determine the method of implementing a financial literacy course...and [any] existing local graduation requirements a financial literacy course may fulfill.”

Requirements

- Students in each school district shall complete a course that incorporates all the high school financial literacy standards as a condition of high school graduation
- Beginning with the 2027-28 school year, each student’s Individual Career and Academic Plan (ICAP) must include exposure to federal financial and eligibility tools for state and federal financial aid

Resources

- [Teaching Personal Finance in Colorado](#)
- [Financial Literacy Colorado Academic Standards](#)
- [Personal Financial Literacy Resource Bank](#)

Professional Development Opportunities

Next Gen Personal Finance is offering \$500 stipends to educators who complete at least 20 hours of their free professional development (PD). Stipends will be available for up to 400 active Colorado public high school teachers. No separate application is necessary to receive the stipend. For more information regarding PD opportunities from Next Gen Personal Finance, [view their information page regarding HB 25-1192](#).

Contact

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For information regarding the Next Gen Personal Finance PD opportunities and stipend, please contact:
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